

Information to identify the case:

Debtor 1	Vincent E Pratt	Social Security number or ITIN	xxx-xx-6314
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 1/23/15
Case number: 15-20229-CMB		Date case converted to chapter	7 10/15/18

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Vincent E Pratt	
2. All other names used in the last 8 years		
3. Address	12 Collins Avenue Uniontown, PA 15401	
4. Debtor's attorney Name and address	Joseph E. Fieschko Jr. Fieschko & Associates Suite 2230 436 7th Avenue Pittsburgh, PA 15219	Contact phone 412-281-2204 Email: joe@fieschko.com
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

Debtor **Vincent E Pratt**

Case number **15-20229-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/15/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 19, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: First Floor Conference Room, Public Service Building, 22 East Main Street, Uniontown, PA 15401
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/18/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/24/18 Deadline for governmental units to file a proof of claim: Filing deadline: 7/22/15 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Vincent E Pratt
 Debtor

Case No. 15-20229-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309B

Page 1 of 2
 Total Noticed: 56

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db +Vincent E Pratt, 12 Collins Avenue, Uniontown, PA 15401-3806
 aty Andrew F Gornall, 240 West 10th Street, Erie, PA 16501
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
 13985379 +CFC, 1807 W. Diehl Road, Naperville, IL 60563-1890
 13985380 +CFC, 1807 W. Diehl Road, Napperville, IL 60563-1890
 13985384 +Direct TV, 507 Prudential Road, Horsham, PA 19044-2308
 13985385 +Dish Nework, PO Box 3097, Bloomington, IL 61702-3097
 13985389 +First Data Merchand, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
 13985390 +First Data Merchant SVCS, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
 13985391 +First National Bank of Pennsylvania, PO Box 129, Monroeville, PA 15146-0129
 13985392 +GE Capital, 500 Summit Lake Drive, Valhalla, NY 10595-1340
 13985393 +GE Money Retail Bank, 4340 S.Monaco Street,2nd Floor, Denver,CO 80237-3485
 13985397 +M&T Bank, c/o McCabe, Weisberg & Conway, 123 South Brod Street, Ste 1400,
 Philadelphia, PA 19109-1060
 13985398 +Medical Health Care/Uniontown Hospital, 91614th St, PO Box 988, Harrisburg, PA 17108-0988
 13985402 +Montgomery Wards/Home Visions, 1112 7th Avenue, Monroe, WI 53566-1364
 13985404 +Pennsylvania Housing Finance, 2101 N. Front Street, Harrisburg, PA 17110-1086
 13985408 +Sprint, PO Box 57547, Jacksonville, FL 32241-7547
 13985412 WEBBABJ/DFS, PO Boix 81607, Austin, TX 787081607
 13985413 WEBBANK/GETTINTON, 6509 Flying Cloud Drve, Eden Prarie MN 553443307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: joe@fieschko.com Oct 16 2018 02:49:46 Joseph E. Fieschko, Jr.,
 Fieschko & Associates, Suite 2230, 436 7th Avenue, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 16 2018 02:50:22 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Oct 16 2018 02:50:37
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 13992104 EDI: AIS.COM Oct 16 2018 06:28:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 14009389 EDI: AIS.COM Oct 16 2018 06:28:00 American InfoSource LP as agent for,
 First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
 14018336 EDI: AIS.COM Oct 16 2018 06:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13989306 EDI: AIS.COM Oct 16 2018 06:28:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13985378 +EDI: TSYS2.COM Oct 16 2018 06:28:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington,DE 19899-8803
 13992102 EDI: RESURGENT.COM Oct 16 2018 06:28:00 CACH, LLC, PO Box 10587,
 Greenville SC 29603-0587
 14013962 +E-mail/Text: bncmail@w-legal.com Oct 16 2018 02:50:48 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13985381 +EDI: CAPITALONE.COM Oct 16 2018 06:28:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14003103 EDI: CAPITALONE.COM Oct 16 2018 06:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13986160 +E-mail/Text: bankruptcy@cavps.com Oct 16 2018 02:50:54 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13985382 +EDI: RCSFNBMARIN.COM Oct 16 2018 06:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 13985386 +EDI: CITICORP.COM Oct 16 2018 06:28:00 Exxon Mobil/Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 13985388 +EDI: BLUESTEM Oct 16 2018 06:28:00 Fingerhut, 6250 Ridgewood Roiad,
 St. Cloud, MN 56303-0820
 13985387 +EDI: BLUESTEM Oct 16 2018 06:28:00 Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 13985394 +EDI: RMSC.COM Oct 16 2018 06:28:00 GEICRPAYSMARTCONN, PO Box 965005,
 Orlando, FL 32896-5005
 14051676 +EDI: HY11.COM Oct 16 2018 06:28:00 Hyundai Capital America DBA, Hyundai Motor Finance,
 PO Box 20809, Fountain Valley, CA 92728-0809
 13985395 +EDI: RMSC.COM Oct 16 2018 06:28:00 JC Penneys, PO Box 965007, Orlando, FL 32896-5007
 13985396 +EDI: RMSC.COM Oct 16 2018 06:28:00 Lowes, PO Box 965005, Orlando, FL 32896-5005
 14001071 E-mail/Text: camanagement@mtb.com Oct 16 2018 02:50:08 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240
 13985399 +EDI: MID8.COM Oct 16 2018 06:28:00 Midland Credit Mgmt., 8875 Aero Drive, Ste 200,
 San Diego, CA 92123-2255
 13985400 +EDI: MID8.COM Oct 16 2018 06:28:00 Midland Funding, 8875 Aero Drive, Ste 200,
 San Diego, CA 92123-2255
 13985401 +EDI: CBS7AVE Oct 16 2018 06:28:00 Montgomery Wards, 1112 7th Avenue,
 Monroe, WI I 53566-1364

District/off: 0315-2

User: bsil
Form ID: 309B

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Total Noticed: 56

Date Rcvd: Oct 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13985403	+EDI: NFCU.COM Oct 16 2018 06:28:00	Navy FCU, PO Box 3700, Merrifield, VA 22119-3700
13997074	EDI: NFCU.COM Oct 16 2018 06:28:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
13985405	EDI: PRA.COM Oct 16 2018 06:28:00	Portfolio Recovery, Riverside Commerce Center, 120 Corporate Blvd. Ste 100, Norfolk, VA 23502
14050632	EDI: PRA.COM Oct 16 2018 06:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13985406	+EDI: RMSC.COM Oct 16 2018 06:28:00	Sams Club, 4125 Windward Plz., Alpharetta, GA 30005-8738
13985407	EDI: SEARS.COM Oct 16 2018 06:28:00	Sears, 133200 Smith Road, Cleveland, OH 44130
14013103	+EDI: CBSMASON Oct 16 2018 06:28:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13985409	+EDI: CITICORP.COM Oct 16 2018 06:28:00	Sunoco Citi Bank, PO Box 6497, Sioux Falls, SD 57117-6497
13985410	+EDI: CITICORP.COM Oct 16 2018 06:28:00	Sunoco/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
13985411	+EDI: VERIZONCOMB.COM Oct 16 2018 06:28:00	Verizon, 500 Technology Dr. Ste 300, Weldon Spring, MO 63304-2225
13985414	+EDI: RMSC.COM Oct 16 2018 06:28:00	Walmart, PO Boix 965024, Orlando, FL 32896-5024
		TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
13985383* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M&T BANK andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Joseph E. Fieschko, Jr.	on behalf of Debtor Vincent E Pratt	joe@fieschko.com, rcfishko@aol.com
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee		robertslone223@gmail.com, rslone@pulsenet.com:pa07@ecfcbis.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 6